

INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small> NOV 27 2001				ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029	
				FREEMAN et al FILING 06/27/2001		GROUP 2165
U.S. PATENT DOCUMENTS						
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
(D)	6,223,983 B1	05/01/2001	KJONNAAS et al	1	1	
	6,125,391	09/26/2000	MELTZER et al			
	6,091,897	07/18/2000	YATES et al			
	6,052,711	04/18/2000	GISH			
	6,041,308	03/21/2000	WALKER et al			
	6,011,537	01/04/2000	SLOTZNICK			
	5,995,947	11/30/1999	FRASER et al			
	5,987,434	11/16/1999	LIBMAN			
	5,966,699	10/12/1999	ZANDI			
	5,960,411	09/28/1999	HARTMAN et al			
(P)	5,940,812	08/17/1999	TENGEL et al	✓	✓	
FOREIGN PATENT DOCUMENTS						
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
						YES
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
(D)		iOwn® at <<http://www.iown.com>> is an online mortgage processing site that discloses the use of an online loan application information collector; the site then forwards the information to lenders. <i>- no d/c -</i>				
(D)		The home for home loans. Mortgage.com by ABN AMRO Mortgage at <<http://www.mortgage.com/C3/_Start.bus>> is an online mortgage processing site that discloses the use of a website to process a loan application. However, not all applications can be processed online. <i>- no d/c -</i>				
EXAMINER <i>Perzwa</i>			DATE CONSIDERED <i>6/9/02</i>			
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>						

O P INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small> <small>NOV 27 2001</small>				ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029		
				FREEMAN et al FILING 06/27/2001		GROUP 2165	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
<i>ZS</i>	5,940,811	08/17/1999	NORRIS	1	1		
	5,930,776	07/27/1999	DYKSTRA et al	1	1		
	5,870,721	02/09/1999	NORRIS	1	1		
	5,797,133	08/18/1998	JONES et al	1	1		
	5,699,527	12/16/1997	DAVIDSON	1	1		
<i>SS</i>	5,611,052	03/11/1997	DYKSTRA et al	1	1		
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
<i>C</i>		E-LOAN. A better way to get a loan at < http://www.e-loan.com > is an online mortgage processing site that discloses a loan application system that can offer "pre-approval" of an application.					<i>- no date -</i>
<i>R</i>		Keystroke at < http://www.keystroke.com > is an online mortgage processing site that discloses cooperation with Fannie Mae in developing an online system that can provide real-time evaluation and approval of eligibility and availability of financial products.					<i>- no date -</i>
EXAMINER <i>Perrow</i>				DATE CONSIDERED <i>6/9/23</i>			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

U.S. PATENT & TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small> NOV 27 2001				ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029		
				FREEMAN et al	FILING 06/27/2001		GROUP 2165
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>							
②	②	②	interLOAN.com, the site is not currently available, but the web page is archived at << http://www.interloan.com/nav_noscripts.html >> is an online mortgage processing site that discloses the use of online forms to apply for loans. This site also used iQualify.com (infra at ¶ 24) as its processing mechanism. - no date -				
②	②	②	MSN HomeAdvisor at << http://homeadvisor.msn.com/financing/financingoverview.asp >> is an online mortgage referral site that discloses that online loan applications can speed up the time from application to approval. This site does not suggest that the process is automated; in fact, users are invited to check the status of the loan(s), either online or by calling a toll-free phone number. - no date -				
EXAMINER <i>Reynolds</i>				DATE CONSIDERED <i>6/9/03</i>			
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

INFORMATION DISCLOSURE CITATION <small>(Use several sheets if necessary)</small> <small>NOV 27 2001</small>			ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029	
			FREEMAN et al FILING 06/27/2001 GROUP 2165		
U.S. PATENT DOCUMENTS					
*EXAMINER INITIAL	TRADEMARK OFFICE	DOCUMENT NUMBER	DATE	NAME	CLASS
FOREIGN PATENT DOCUMENTS					
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS
SUBCLASS					
TRANSLATION					
YES NO					
OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>					
0		Online Mortgage Approval at << http://iqualify.com >>, now automatically redirected to "Funding the American Dream" at << http://www.linet.com/ >>, is an online mortgage referral site that discloses the online application for a loan; users receive a phone call from a Loan Consultant who complete the loan process. <i>-no date-</i>			
0		LendingTree® When Banks Compete, You Win.® at << http://www.thelendingtree.com >> is an online mortgage referral site that collects borrower information and supplies the information to lenders who may make loan offers to the borrower within hours. <i>-no date-</i>			
EXAMINER <i>Perwitz</i>			DATE CONSIDERED <i>6/9/03</i>		
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>					

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.